ART AT THE HEART OF NEW CHATTANOOGA SUCCESS STORY

Phillips’ art boxes just what anxious parents needed

By David Laprad

As the pandemic rocked many Chattanooga businesses, one local venture expanded from the owner’s home to a 6,000-square-foot warehouse in a year. Founded by mother-of-three Melanie Phillips, Kids Art Box helps teach children ages 3 to 12 how to create art. The kits arrive on the doorsteps of Phillips’ customers with the supplies and instructions needed to complete projects ranging from mixed media flower bouquets to origami robots.

A former engineer from France, Phillips launched sales of her first product – the Mommy and Me Art Box – on the cusp of the pandemic. Phillips sold just 14 boxes her first month, but sales soon rocketed. Before long, she and her family were squeezing through stacks of supplies as they navigated their home.

“Boxes were everywhere,” Phillips says. “All over the dining table, down the corridor and on our porch. Art supplies took over our garage.” To give Kids Art Box – as well as her husband and three sons – room to breathe, Phillips moved her business to a 400-square-foot office near downtown Chattanooga in June. Two weeks later, she switched to a neighboring 600-square-foot office.

When the new space proved no longer adequate in August, Phillips began looking for a warehouse.

Photograph provided

Melanie Phillips is a former engineer from France and the founder of Kids Art Box, a monthly service that helps teach children ages 3 to 12 how to create art.
Criminal Court Judge Barry Steelman says he’s experienced many memorable moments since the beginning of the pandemic. Some were challenging, others were enlightening and still others were inspiring. And at least one was weird, he adds. This particular moment took place as Steelman worked from home due to exposure to the coronavirus. During that time, Hamilton County’s information technology department placed a laptop where he presides over court and pointed the screen at the room, allowing him to speak virtually from the bench.

Someone told Steelman the setup looked like a Max Headroom Coca-Cola commercial from the ’80s.

Steelman says the moment he learned about the governor’s declaration of a state of emergency is also sealed in his memory. Tennessee Supreme Court Chief Justice Jeff Bivins conveyed the news while Steelman and his colleagues were gathered at the 2020 spring judicial conference. As Bivins spoke, he ordered the judiciary to not communicate in any way that the courts were closed, and provided specific directives clarifying that the business of the criminal courts must continue.

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components of Tennessee’s justice system proceeded to fulfill their responsibilities in drastically different ways.

A little more than a year after listening to Bivins’ announcement, Steelman devotes a portion of a Sunday afternoon to a phone call about the changes that followed, the impact they had on the courts and what the future of the state’s criminal courts might look like as a result.

What was the immediate impact of the governor’s declaration of emergency on the criminal courts?

“The criminal courts had been running on a treadmill for years, and when the treadmill suddenly stopped, we immediately stepped off it and onto a walking track. That forced us to think through how we could fulfill our responsibilities while still moving forward.”

Which questions arose out of the early conversations about the criminal courts’ ability to fulfill its responsibilities during a time of social distancing?

“Could we keep the dockets moving as people sheltered in place? Would the people who were out on bond cooperate and appear virtually? Would they have the resources to do that? Would the county have the resources to accommodate it? What about the lawyers and witnesses and other parties?

“I remember seeing the news about people being stranded on a cruise ship and thinking of the jail being like a cruise ship. We’re always at or near capacity, so we needed to think about how we were going to address that situation. How could we make sure the incarcerated didn’t become sick? How could we avoid contact with them but also afford them their right to a hearing?”

“We knew so little about the virus and its effects on us, so many people were afraid of the unknown only enhanced those fears.”

Did the use of video technology raise any unique questions?

“One of the questions many of us initially had concerned how the appellate courts would view an individual who was not in front of the judge pleading guilty to a serious crime. Criminal court is a court of record, so what would happen if the record was unclear – if the person on the other end claimed they didn’t hear something the judge was responsible for making sure they understood or if a person had a change of heart and claimed they didn’t hear everything they were supposed to have heard?”

Did attorneys raise any objections to the use of video technology?

“That was another one of these days I’ll remember for a long time. It was a very inspiring day last June when I was able to preside over the resumption of the grand juries. We had located a space large enough for the grand jury to gather in the M.L. King building and implemented the use of virtual technology in the grand jury room for witnesses.

“We still had concerns about the kind of response we would get to our summonses, and we gave each summoned potential juror the ability to opt out of service if they had concerns about COVID. Even with that, we were very pleased with the response to the summons, which was well above our highest expectations.

“We hear so many criticisms on both sides of the political spectrum about the condition of our country and citizenry. But to me, that illustrated how many people are still willing to often enthusiastically fulfill their civic duties and responsibilities even in a time of great crisis. It was very inspiring.”

Did this resolve the issue of people languishing in jail?

“It helped. We also worked with District Attorney Neal Pinkston, who identified individuals whose cases could be released on bond without compromising the assurance that they would appear in court or without jeopardizing public safety. This significantly reduced the jail population.”

How close are the criminal courts from returning to a pre-COVID state?

“We’re back to doing most of the things we were doing before COVID. During the last few weeks, I’ve had several motions to suppress evidence, I’ve had a motion to revoke a bond, I’ve had hearings related to whether people have violated probation, and we’re taking guilty pleas and sentencing with regularity.”

Are there exceptions?

“Our biggest challenge initially involved our responsibilities as criminal court judges to empanel a grand jury. The grand jury room isn’t large enough to allow people to socially distance, so we suspended the grand jury in March.

“We had to figure out how to assemble the number of people necessary to form a jury, and wondered how many people would cooperate and respond to a summons during such a scary time.”

How did this impact local inmates?

“There were inmates whose cases had been moved from General Sessions Court to the criminal court, and one of the stops along the way requires them to go through a grand jury. Without the grand jury, those people had nowhere to go.

“So we received a lot of motions from prisoners reminding us they were still there and asking for bond reductions. Many of those pleas referenced risks to COVID exposure. Given the fears I referenced earlier, we certainly understood why prisoners didn’t want to languish in jail while the grand jury wasn’t in session.”

You played a role in the grand jury issue being resolved locally.

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Are there exceptions?

“The glaring exception is jury trials. How do you conduct a jury trial in the space that’s allotted in our three courtrooms and maintain social distancing? Where would a jury deliberate when it’s sent out of the courtroom?

“Disputes always seem to have at least one defendant and one prosecutor. Sometimes, you’re going to have multiple defendants, and even when you have one defendant, you’ll sometimes have multiple lawyers and investigators, the district attorney and his or her investigator, law enforcement people and more. Even our biggest courtrooms just are not friendly to social distancing.”

Has this created a backlog of cases awaiting trial?

“People in general seem to believe the criminal court has a huge backlog. But things have slowed down enough that we’ve been able to conclude most non-violent cases and the less serious crimes, so in some ways, our dockets are actually in better shape.

“That’s partly a result of General Sessions Court being unable to do as much business with non-incarcerated defendants as usual, and I’m concerned that we’re going to start having more cases as sessions court gets back into a rhythm.

“But to the extent that we have a backlog, it’s only with the very serious crimes. I have a number of murder cases, several of which were pending in last March, and now it’s been another year that we’ve not been able to get them to trial.”

The notion of a backlog is nothing new to criminal court, correct?

“Cases in Criminal Court have nowhere to go except the Court of Appeals, so we do tend to develop a backlog. What is new has been our inability as judges to be able to encourage people to move forward with the business of the court. One of the best ways to do that is to schedule a trial date and pretrial conference dates and then make people accountable to those dates. It’s been difficult to do that without knowing whether or not a case is actually going to go to trial.”

Have trial attorneys expressed an eagerness to return to court?

“Yes, but lawyers have also told me it’s not safe to assume they were able to accomplish much while the courts were slowed down because it’s difficult to prepare a case for trial when you can’t have face-to-face meetings with witnesses and coordinate work with your investigators.

“So, at this point, I’m scheduling cases farther off in light of continued concerns about whether or not the issues surrounding COVID will work themselves out. I’ve scheduled one trial in August, one in September, two in October and two early next year. Although they’re still several months away, they’re on the calendar. That should allow a little more cushion for things to get better by the time we’re ready to see a jury.”

What do you believe will happen if a defense attorney claims the delays violated his or her client’s right to a speedy trial?

“That would be interesting because the
Constitution doesn’t contemplate whether a pandemic is one of the circumstances that would allow a state to deny someone a speedy trial. "Prosecutors probably would say that because the evidence resulted in an individual being charged with a serious crime like murder, and a sessions court judge found probable cause, and a grand jury found probable cause, should that person be released into the community? Could we trust that person to return to court? Is it possible that person could be a further danger to the community? So there are competing perspectives."

**Has the slowdown benefited the criminal courts in any way?**

"I started working as an attorney in 1989, so I’ve been around the courthouse for 30 years, and things have never even come close to slowing down to this point. But this has allowed us to step back and examine what we’re doing, how we’re doing it and why we’re doing it."

"The criminal justice system is like a hamster on a wheel; it just moves and moves and moves. I remember as a prosecutor trying to keep up and being told we needed to make our best judgment in the most efficient manner possible and keep the docket moving. "So the reduction in speed has almost been like a football coach watching game film in slow motion to figure out where the problems are. And that’s been healthy.”

**What’s one of the benefits?**

"Through the years, we’ve required people to come to the courthouse and wait for sometimes very long periods of time only to be told to go home and return another day because things weren’t quite ready. "In the same way, the district attorneys and the public defenders often had to be in court when the judge called the docket at nine o’clock. But lawyers who had responsibilities in other courts had to finish their business there before they could come to my courtroom."

"This led to a lot of inefficiency and waiting, and as frustrating as it was initially to do so much business by telephone and email and WebEx, the efficiency of what we’re doing has paid tremendous dividends. There’s a lot less wasted time."

**As the world adjusts to the pandemic, people often say there will be a new normal moving forward. What will be criminal courts’ new normal?**

"I hesitate to call it a new normal because the norm needs to be what it was; some things related to the criminal justice system need to stay the same. "For example, the right to a trial by jury also involves the right to confrontation, which has been interpreted as being in the room with your accuser so you can look them in the eye, and to have the jury close by so you can sense the emotion as well as the words and demeanor of the witness. That’s very difficult to accomplish in a virtual setting."

Do you have any final thoughts about the last year to share?

"Any success we’ve had in keeping the courts open and doing business has been the result of a group effort. Neal Pinkston, the public defender, Steve Smith, and the defense bar have all been open to doing business in unfamiliar ways and very cooperative. "We’ve also received a great deal of assistance from Hamilton County’s IT department, General Sessions Court coordinator Shawn Johnson and Sheriff (Jim) Hammond. All these people and more have gone above and above during this time of crisis to keep things running as smoothly and as productively as possible."

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Look at your financial situation holistically

What’s the biggest financial mistake you can make? Choosing the wrong investments? Waiting too long to save for retirement? Underestimating the costs of retirement? All these are reasonable answers, but the biggest mistake you might make is not looking at your financial picture holistically— that is, not bringing into the picture all the elements of yourself.

Let’s consider some of them:
• Your views on helping your family — Your decisions about helping your family are clearly going to be a major part of your financial strategy — and this is true at virtually all stages of your life. When your children are young, you’ll need to decide if you’re going to put away money for their college education, and, if so, how much, and in what investment vehicles.

When they’re young adults, you may also need to decide how much financial support you’re willing to provide for things such as the down payment on a new home. And when you’re drawing up your estate plans, you’ll need to consider how to distribute assets to your children, grandchildren or other family members.

• Your personal beliefs — As someone with civic, ethical and moral concerns, you want to positively affect the world around you. And that’s why you may feel compelled to make charitable gifts throughout your life and then make philanthropy part of your legacy.

To accomplish these objectives, you’ll want to include gifting techniques in your financial strategy today and your estate plans for tomorrow. Of course, for the estate planning component, you’ll need to work with your tax and legal advisers.

• Your purpose in life when you retire — When you retire, you may be stepping off a career path, but you’re also entering a world of possibilities. How will you define, and live out, your new sense of purpose at this stage of your life? Do you seek to broaden your horizons by traveling around the world? Do you want to give back more to the community by volunteering? Can you spend more time pursuing the hobbies you enjoy?

Each of these choices will carry different financial implications for how much you’ll need to accumulate for retirement and how much you will need to take out each year from your retirement accounts, such as your IRA and 401(k).

• Your health — Your physical and mental health can play big roles in your financial plans and outlook. On the most basic level, the healthier you are, and the better you take care of yourself, the lower your health care bills will likely be during retirement, which will affect the amount you need to put away for health care. And you also may need to prepare for the costs of long-term care, which can be enormous — in fact, a private room in a nursing home can easily cost $100,000 per year, according to the insurance company Genworth.

It can be challenging to weave all these elements into a single, unified vision, so you may want to get some help from a financial professional. But, in any case, be prepared to look at your financial strategy – and this is true at virtually all stages of your life.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

Edward Jones
MAKING SENSE OF INVESTING

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC).

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Mayor names O’Donnell city attorney, would be 1st woman to hold post

Chattanooga Mayor Tim Kelly has selected attorney and community leader Emily O’Donnell to serve as city attorney. If approved by Chattanooga City Council, she would be the first woman to occupy the city’s top legal office.

“Emily is an outstanding attorney and a committed advocate for families. Throughout her career, she has been a champion for women and vulnerable communities, most recently launching an eviction prevention initiative that kept dozens of families in their homes,” Kelly says.

“As city attorney, I know she will bring the same conviction, compassion and commitment to the job, and will work tirelessly to make our city a more just and prosperous community for all of our neighbors.”

O’Donnell spent the first half of her career as an attorney for Legal Aid of East Tennessee, practicing in Hamilton, Bradley, Sequatchie, Rhea, Meigs, McMinn and Monroe counties. She also was involved in a wide range of cases, including housing, domestic relations, employment and consumer issues.

O’Donnell moved on to private practice in 2018 and founding her own family law firm in 2019. “I’m honored to have the opportunity to serve our community from the city attorney’s office, where we will uplift families, uphold justice and remove the barriers to opportunity that exist for too many of our neighbors,” O’Donnell says.

“I look forward to serving the people of Chattanooga as their advocate, working alongside Mayor Kelly and the City Council to ensure all voices are heard, and that residents always have someone in their corner.”

Source: Office of the Mayor
FOUR NOTICES

In the event of any property being believed to be property to which the applicable governmental entities’ right to redeem the property as required by the entire indebtedness has been declared due and payable, and that the underbonded Rubin Linblin, PLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee, will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

This LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Linblin, PLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103
rlinlaw.com | property-listing
Fax: (470) 508-8401
Apr. 16, 2023, 30 days
Feb21659

SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on May 20, 2023, on or about 2:00:00 p.m., at the West Door, Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37401, conducted by the Substitute Trustee as identified and set forth herein, pursuant to Deed of Trust executed by DOREEN BERYL RENO, to J. Phillip Jones, Trustee, on September 28, 2022. See Notice No. 20220928. Pursuant to the terms of the above Deed of Trust, the Trustee, by virtue of the power, duty, and authority vested and imposed upon said Substitute Trustee, will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

This FLORIDA MORTGAGE BOND REPO.

The address of the above described property is 1613 Truman Avenue, Chattanooga, TN 37422, but such address is not part of the legal description of the property sold herein and in the event of any dispute, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANY OTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLIC ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY PERSON PURCHASING THE above property, in the discretion of the Trustee, may be entitled to a RETURN OF THE PURCHASE PRICE. THE PURCHASER IS NOT REQUIRED TO FURTHER RESEARCH AGAINST THE GRANTOR, THE GRANTEE OR THE TRUSTEE.

OTHER INTERESTED PARTIES: None

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-101 have been met. At right of equity of redemption, statutory and otherwise, any redemption must be expressly waived in said Deed of Trust, but the underbonded will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities’ right to redeem the property as required by 26 U.S.C. 7422 and T.C.A. 67-1-1433. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the Mortgage, the Mortgagee or the Mortgagee’s assignee.

MFXM File No. 16-002826-670-4
Mackie Wolf Zientz & Mann, P.C., Substitute Trustee(s)
Cool Springs Commons, Suite 273 7300 Cool Springs Way
Brentwood, TN 37027
INVESTORS PAGE | HTTP://MFXM.ALM- TTN.INVESTORS.COM
Apr. 18, 2023, 30 days
Feb21660

NOTICE OF TRUSTEE’S SALE

WEAVER, David A. Trustee, by Deutsche Bank National Trust Company, as Trustee for AMERIQUE MORTGAGE TRUST, as Successor Trustee, having been appointed as substitute trustee, do hereby announce this sale at public auction to be held at the Hamilton County Courthouse, 615 Walnut St., Chattanooga, Tennessee, on May 20, 2023, and open to the public.

The above legal description being the same property conveyed to Doreen Beryl Reno, unmarried, from Denise Gail Reno by Quitclaim Deed dated July 21, 1994, and being of record in Book 4386, Page 438 in the Register’s Office for Hamilton County, Tennessee.

SALE TO RESTRICTIVE COVENANTS RECORDED IN AS SHOWN BY PLAT OF RECORD IN PLAT BOOK SITUATED IN THE CITY OF CHATTANOOGA, Hamilton County, Tennessee, to wit:

LOT NO. TEN (10) BAY POINTE ESTATES,

WIT: the following described property situated in the premises, at any time. The right is reserved to adjourn the sale to be held as advertised, with the right to adjourn the sale to any other day, time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that this sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. W & B

Continued on Page 11
"We were constantly limiting our marketing and supplies because we couldn't produce more boxes without a larger space," she recalls.

In September, Phillips moved Kids Art Box and her team of 20 assemblers to a new 6,000-square-foot warehouse in Highland Park, thinking it would be enough space for three years of growth. By the end of 2020, Phillips says she realized Kids Art Box will probably need an even larger base of operations.

While the rapid expansion has been head-spinning, Phillips says she never hesitated as she took another step forward. "We received a lot of positive feedback from the beginning, so we decided to invest heavily into growing the business," she explains. "It was nerve-wracking at times, but because I believed so much in the benefits for families, and because we kept receiving positive feedback from customers, it seemed worth the risk."

Phillips partly attributes the high demand for Kids Art Box to the mounting scarcity of art education in public schools, which she says have not only had to adjust their curriculum in response to budget cuts but have also become more focused on the subjects students need in order to do well in college.

"There's a strong emphasis on STEM classes, which is great, but art has taken a backseat," Phillips says. "However, art is just as important as other subjects and is an integral part of a child's development."

The first and most obvious benefit of arts education is the improvement of fine motor skills, Phillips contends, which occurs when children draw, hold a paintbrush and glue small gems onto things.

Phillips also says the sensory nature of making art, which comes into play when children paint with different textures and play with clay, is beneficial to young minds.

Above all, Phillips believes the arts can enhance a child's creativity and problem-solving skills.

"When children use all their senses to play with different mediums, tools, textures and techniques, they're able to explore new possibilities and experience the world in new ways," she maintains. "This allows them to invent new ways of thinking, creating and expressing themselves."

Phillips' art boxes incorporate the Montessori learning method, which she describes as child-led learning. Phillips also says the kids to teach different techniques, she says she also leaves room for the child to explore his or her own creativity.

"When children use all their senses to play with different mediums, tools, textures and techniques, they're able to explore new possibilities and experience the world in new ways," she maintains. "This allows them to invent new ways of thinking, creating and expressing themselves."

Phillips' sons provided inspiration for Kids Art Box. Their biggest lesson has been navigating stacks of boxes in their house. Phillips started creating art with her children as a hobby. Early activities included an ice sun catcher with bits and pieces of nature frozen inside, color hunts and other nature-oriented projects. Phillips and her children also did sensory activities with Play-Doh.

"They really enjoyed both the experience of making art as well as the time of connection with me," she says. "We received a lot of positive feedback from the beginning, so we decided to invest heavily into growing the business," she explains. "It was nerve-wracking at times, but because I believed so much in the benefits for families, and because we kept receiving positive feedback from customers, it seemed worth the risk."

Phillips now boasts a broad range of customers, including parents who homeschool their children and parents who work full time, and her sales total over 20,000 boxes.

With kits ranging from $35 for a monthly subscription to $45 for a one-time purchase, Kids Art Box is already approaching $1 million in sales. Kids Art Box sells three different lines, each of which is tied to a different theme every month. The original Mommy and Me box currently comes with five activities focused on the home garden, as well as an oat bars visual recipe, for example.

Phillips also sells a Daddy and Me Art Box for children ages 4 to 7. The current Art Box >> PAGE 8

Photograph provided
Kelly adds Goldberg, Thongnopnua, Lambert to staff

Chattanooga Mayor Tim Kelly’s senior leadership team draws together a diverse group of experienced leaders from the private, public and nonprofit sectors who will execute Kelly’s vision for the city, his office says.

Kelly has begun working with his transition team to assemble “an experienced, capable and diverse city staff that reflects the community it serves.”

Kelly’s leadership team, of which more than 40% are people of color, will be led by Brent Goldberg as chief of staff and Joda Thongnopnua as chief policy officer.

Goldberg formerly worked as the chief business officer for Hamilton County Schools and previously served as chief operating officer for the city of Chattanooga.

In the private sector, Goldberg has worked in various leadership roles within the transportation industry. He is a certified public accountant.

Thongnopnua has served in several executive and senior roles within the nonprofit sector, including as director of strategic initiatives and communications at the Community Foundation, and was executive director of the Metro Ideas Project, an urban policy research organization.

In the private sector, Thongnopnua served in several creative, strategic and communication roles in the startup community.

Kelly also announced the hiring of Dr. Mary Lambert as his director of community health. Lambert is a Chattanooga native who has served in multiple assignments across the nation, including with the assistant secretary of health, the White House, the Food and Drug Administration and the Centers for Disease Control and Prevention.

She was also deployed in the wake of the Sept. 11, 2001, attacks and in response to the national capitol anthrax exposure event. Lambert is retired from the U.S. Army and U.S. Public Health Service Commissioned Corps. She is an associate professor at Vanderbilt University in the school of nursing and has advised Chattanooga’s COVID-19 response and approach.

She is on the Chattanooga-Hamilton County Regional Health Council.

The mayor also announced the hiring of several other key positions, including Julia Bursch, deputy chief of staff; Ronald Elliott, director of community engagement; Maura Sullivan, senior transition coordinator and director of recovery and resilience; Ellis Smith, director of special projects; Brooke Satterfield, director of policy planning and implementation and Chris Anderson, director of innovation delivery and performance.

Source: Office of the Mayor

ART BOX

box in this line contains activities centered on robots.

Kids Art Box aims its third line of kits, dubbed My Artist, at children ages 6 to 12. Each month features a different artist and their art.

“Our current box is all about Mary Cassatt. It contains four activities, including a mixed media reproduction, a floating chalk print, etching and calligraphy techniques and a diorama,” Phillips describes.

The mother-of-three promises she speaks from experience when she says her art boxes can save busy parents precious time.

“We curate and test each activity, and the kits come with tutorials and all the supplies you need to do the project – except for the baking supplies and ingredients. There’s nothing to prepare – no planning, no shopping and no testing for parents,” Phillips does, however, encourage parents to join their children in the creation of art. Not only will younger kids need an adult to read the instructions and help, but some boxes also contain several of the same activities so parents can make art alongside their children.

“The fun part is where adults and children connect,” Phillips assures. “As parents, it’s incredible to watch our children grow, to bond with them and to glimpse into their minds through the art they create.”

Phillips’ efforts to introduce children to art could not be more different from her first career.

She grew up in France and then moved to the U.S. in 2004 to complete a masters’ degree in engineering at Clemson University.

Phillips then moved to Las Vegas for her first engineering job. While there, she met her husband, Nick, and they started a family.

Three years ago, her husband’s job relocated them to Chattanooga.

“Although the position was a temporary assignment, we decided to stay, as we love Chattanooga,” Phillips says.

When Phillips and her family moved to the Scenic City, she also quit her engineering job, which gave her more time to spend with her children.

Since Phillips had always loved art, she started making projects for them to do together at home.

After she began sharing their creations on her Instagram page, @thisfrenchmom, her followers began encouraging her to begin selling kits.

The rest, Phillips says, is history.

Phillips says she sees additional growth for Kids Art Box ahead, as well as more stability and less risk. She also wants to maintain a positive work culture.

Above all, she wants to remain open to all the possibilities the future holds for Kids Art Box.

“It’s been amazing to see people from all over the country sharing feedback with us and the artworks they made with their children. I love that they’re connecting with each other through our boxes and that we’re making life easier and more enjoyable for so many families.”

[Image: Photograph provided]

Photograph provided
Important considerations for sight-unseen offers

Part 2

Last week, we viewed from a homebuyer’s perspective the potential risks of making sight-unseen offers. For understandable reasons, this practice is becoming more and more common.

Realtors haven’t seen this level of competition in a very long time – if ever. Buyers are looking for any way to get an advantage over someone else’s offer, and making a sight-unseen offer seems practical to many folks.

Yet buyers aren’t the only ones facing potential risks. Let’s consider a scenario from the viewpoint of a seller looking to get the most for their property.

You’re ready to commit to a Realtor as your listing agent, but before you entertain showings and offers, there are a few cosmetic issues you want to address.

You and your Realtor sign a listing agreement, including an addendum to enter your home in the MLS and market it as being available for showings in the near future.

A buyer looking in the price range of your listed asking price learns from their Realtor that your home is “coming soon.” After not being successful with other recent offers, the buyer decides to make a sight-unseen offer on your home for well above the asking price.

The buyer’s offer is contingent upon securing financing and the home appraising at or above the asking price.

The buyer’s offer is contingent upon securing financing and the home appraising at or above the asking price.

As the seller, you are surprised to get an offer before you’ve begun to allow showings. Your Realtor explains they are obligated per the Code of Ethics and licensing law to present all offers, unless the seller waives the Realtor of this obligation by providing written instructions to hold off offers until a specific date and time.

Joyner finds second-career success

Realtor finds rewards similar to 30 years of state service

By David Laprad

Realtor Diane Joyner says it’s important for agents in this housing market to stay ahead of the competition and then move quickly when opportunities arise.

As the seller, you are surprised to get an offer before you’ve begun to allow showings. Your Realtor explains they are obligated per the Code of Ethics and licensing law to present all offers, unless the seller waives the Realtor of this obligation by providing written instructions to hold off offers until a specific date and time.

Joyner finds second-career success

Realtor finds rewards similar to 30 years of state service

By David Laprad

Realtor Diane Joyner says it’s important for agents in this housing market to stay ahead of the competition and then move quickly when opportunities arise.

With buyers snapping up new listings in the blink of an eye, Joyner says she’s working hard to be on top of the market. “You have to be ready and then act fast or you’ll lose a home for your client,” she explains.

In life, at least, Joyner has certainly demonstrated her ability to stay ahead of the curve.

A lifelong resident of Walker County, Georgia, Joyner graduated from LaFayette High School when she was 17. Two years later, she married her high school sweetheart and moved into the house they had built for themselves.

Joyner started working for Georgia Child Support Services that same year. “My high school typing teacher encouraged us to take the state exams, which I did, and I was employed with the State of Georgia at 19,” she recalls. “The woman who hired me joked she was going to have to buy a baby bed.”

Joyner remained with CSS for 30 years, after which she retired.

Accustomed to people expressing surprise at her early retirement, she repeats the details: She started working for Georgia at the age of 19, and at 49 she retired.

Although Joyner has indeed established her ability to stay ahead of the pack in life, proving herself as a Realtor has provided a fresh challenge for the now 53-year-old agent, who earned her license in 2016.

Joyner says she became interested in real estate as she and her husband, Jarhan, built their first house. She jokes about her early indifference to the design of her
New home production remains strong to meet demand

South setting the pace

Does it seem this spring there are record numbers of apartments, condominiums and houses under construction in the Tennessee Valley? That’s because there are. Housing production rebounded across the country and the South in March as buyer demand remains solid due to low mortgage interest rates.

Overall housing starts in the U.S. increased 19.4%, a report from the U.S. Department of Housing and Urban Development, the fastest pace for combined single-family and multifamily construction since June 2006. However, continued lumber and building supply shortages are weighing heavily on new homebuilders.

“The test for the industry this year will be balancing growth and higher construction costs, given ongoing housing affordability challenges,” according to the National Association of Home Builder Chief Economist Robert Drier.

On a regional basis, new housing starts are 13.5% higher in the South. New housing production continues to be strong in our area because, "rates were so low in 2020, driving purchases and especially refinances, so existing inventory remains low," says Home Builders Association of Greater Chattanooga member and Synovus Mortgage Loan Originator Holly Walsh.

This mix of low finance rates combined with low inventory has created a seller’s market, pushing many to look into new home production.

Are you looking to get a new home loan in this competitive market? Walsh suggests working with a local Realtor who knows the market and can help you be prepared to move fast and if you like a home make a quick offer.

"Another key is to make sure you have gotten your prequalification taken care of so you already have a letter to submit with your offer to let the seller know that you are serious. Make sure to talk to a mortgage loan originator when you begin house hunting."

The Home Builders Association of Greater Chattanooga is an invaluable tool to our community comprised of housing professionals dedicated to the continued betterment of home services for both new and existing homeowners.

To find a reputable, qualified Realtor, builder or housing professional in the greater Chattanooga area, visit the membership directory at www.hbagc.net.

To have your business be a part of this nonprofit organization, visit https://hbacg.net/membership/membership-application.

>> JOYNER from page 9

home and says the process sparked an enduring passion in her.

"I was 19 at the time, so when they asked me what kind of light fixtures I wanted, I could not have cared less," Joyner laughs. "But it got me thinking about all the things involved in real estate.

Joyner remembers. "When she became a Realtor. While it would be her job to represent homebuyers and sellers, she also thought of it as a community service.

"I've always felt a strong desire to help others, and I believed this career would allow me to continue making a difference for families."

After speaking with a recruiter at Crye-Leike, Joyner decided she’d found her work home.

"I love working with Crye-Leike," she notes. "It has a family-oriented atmosphere and excellent training and support for its agents." After Joyner earned her Georgia license the following year, she began specializing in relocation services.

Her work with people who are moving to Chattanooga triggers a memory of a client whose purchase allowed her to combine her nuts-and-bolts work as a residential Real estate and her desire to positively impact the lives of others.

"An immigrant had moved to Florida, and her job was transferring her here," Joyner remembers. "When she became my client, she thought the only thing she could do was rent; she didn’t think she would qualify for a home.

"I encouraged her to at least check if she would. She did — and she did.

"She was blown away. She said I helped her to make a dream she’d thought would never be possible come true. I felt like I’d accomplished something."

Joyner also contributes to her community outside the scope of her work as a Realtor. As an 8-year breast cancer survivor who lost her mother to the disease, she’s a proponent of raising both awareness of breast cancer and funds for treatment and research.

To this end, Joyner serves as an advocate for the Chattanooga affiliate of the Susan G. Komen Breast Cancer Foundation. In this role, she often mans booths at health fairs and helps with fundraising events.

Joyner’s battle with breast cancer was a rare detour from her deliberate march past the milestones of life and her efforts to stay ahead of the curve. But it didn’t sidetrack her for long.

Eight years after her diagnosis, Joyner is retired from one career, doing well in her second vocation and enjoying the company of her family, which includes not just her husband of 33 years and their son but also a daughter-in-law and a "beautiful 6-month-old granddaughter."

Not only that, but for the first time, Joyner isn’t aiming for the next marker, but rather is enjoying the open-ended nature of the current stage of her life.

This includes her refusal to set a date for her second retirement. "I’m going to do this as long as I’m able," she insists. "I’m 53 now, so I have a few good years left."
March 20, 2021

WHEREAS, the undersigned, Rubin Lublin, TN, May 28, 2021 is $140,490.28; and
WHEREAS, the entire amount delinquent as of May 28, 2021, including all lawful amount delinquent as of May 28, 2021 is $140,490.28; and
WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to
The Bank of New York Mellon, as Indenture Trustee, as same appears of record in the
Survivor Trustee, Successor Trustee
WHEREAS, a default has been made in the payment of the debt(s) and obligation(s) named in said
Substitute Trustee, with all the rights, powers, and privileges of the original Trustee named in said

The undersigned, Rubin Lublin, TN, Substitute Trustee, with all the rights, powers, and privileges of the original Trustee named in said

McMichael Taylor Gray LLC
3550 Engineering Drive
Suite 200
Chattanooga, Tennessee 37405
Office: 404-474-7149
Fax: 404-474-7151

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form of a certified or cashier’s check made payable to the Secretary of HUD. If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the deposit and deposit or money. The foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Secretary may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant. Other interested Parties: None. If applicable, the notice requirements of T.C.A. §§35-155-1 have been met.

The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may, in his discretion, determine in consideration of the good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier’s check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay by conveying fees, all real estate and other taxes that are due or after the delivery date of the remainder of the purchase price and all other costs associated with the delivery of title. At the conclusion of the sale, the deeds of the unsuccessful bidders will be returned to them. The Secretary will allow an extension of time within which to deliver the remainder of the purchase price. At the expiration of the extension, the Secretary may refuse to accept the payment and the contract would be terminated. The Secretary may refuse to accept the payment and the contract would be terminated.

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County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, shall be served and returned to the Circuit Court Clerk of Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon YECHAN KANG.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless YECHAN KANG answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by YECHAN KANG and the case will be set for hearing ex parte or without YECHAN KANG’s presence. This 5th day of April, 2021.

Larry L. Henry
Circuit Court Clerk
J. Wheeler, D.C.
Deputy Clerk

Attorney for Plaintiff:
RICHARD BRENT TEETER
1415 MARKET STREET
CHATTANOOGA, TN 37402
Apr. 16, 23, 30, May 7, 2021 Cqr21694

ORDER OF PUBLICATION

It appearing from the record in this cause that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon JEREMY ROOSEVELT KELLY.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless JEREMY ROOSEVELT KELLY answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by JEREMY ROOSEVELT KELLY and the case will be set for hearing ex parte or without JEREMY ROOSEVELT KELLY’s presence. This 5th day of April, 2021.

Larry L. Henry
Circuit Court Clerk
J. Wheeler, D.C.
Deputy Clerk

Attorney for Plaintiff:
RICHARD BRENT TEETER
1415 MARKET STREET
CHATTANOOGA, TN 37402
Apr. 16, 23, 30, May 7, 2021 Cqr21684

ORDER OF PUBLICATION

It appearing from the record in this cause that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon HENRY L. HENRY.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon HENRY L. HENRY.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon TIFFANY BRIANA HAGGARD.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless TIFFANY BRIANA HAGGARD answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by TIFFANY BRIANA HAGGARD and the case will be set for hearing ex parte or without TIFFANY BRIANA HAGGARD’s presence. This 5th day of April, 2021.

Larry L. Henry
Circuit Court Clerk
J. Wheeler, D.C.
Deputy Clerk

Attorney for Plaintiff:
RICHARD BRENT TEETER
1415 MARKET STREET
CHATTANOOGA, TN 37402
Apr. 16, 23, 30, May 7, 2021 Cqr21683

ORDER OF PUBLICATION

It appearing from the record in this cause that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon DOYIL CHUNG.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless DOYIL CHUNG answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by DOYIL CHUNG and the case will be set for hearing ex parte or without DOYIL CHUNG’s presence. This 5th day of April, 2021.

Larry L. Henry
Circuit Court Clerk
J. Wheeler, D.C.
Deputy Clerk

Attorney for Plaintiff:
RICHARD BRENT TEETER
1415 MARKET STREET
CHATTANOOGA, TN 37402
Apr. 16, 23, 30, May 7, 2021 Cqr21681

ORDER OF PUBLICATION

It appearing from the record in this cause that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon LARRY L. HENRY.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless LARRY L. HENRY answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by LARRY L. HENRY and the case will be set for hearing ex parte or without LARRY L. HENRY’s presence. This 5th day of April, 2021.

Larry L. Henry
Circuit Court Clerk
J. Wheeler, D.C.
Deputy Clerk

Attorney for Plaintiff:
RICHARD BRENT TEETER
1415 MARKET STREET
CHATTANOOGA, TN 37402
Apr. 16, 23, 30, May 7, 2021 Cqr21682

ORDER OF PUBLICATION

It appearing from the record in this cause that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon CHATTANOOGIE VENTURES LLC.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless CHATTANOOGIE VENTURES LLC answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by CHATTANOOGIE VENTURES LLC and the case will be set for hearing ex parte or without CHATTANOOGIE VENTURES LLC’s presence. This 5th day of April, 2021.
CHATTANOOGA-HAMILTON COUNTY PLANNING COMMISSION MEETING
PLANNING MEETING CONVENED At 9:00 AM, Agenda Number 12, Wednesday, May 12, 2021
This Meeting will be conducted as a Virtual Meeting.

1. Call to Order – Mr. Jenkins
2. Approval of Minutes from March 17, 2021 Meeting
3. Approval of Agenda
4. Consent Agenda
   - Administrative Action
   - Public Notice
   - Forfeiture of Bonds
5. Board of Commissioners\’ Monthly Business
   - As per Resolution 020-21
   - Agreement, Execution Date, and Closing Date

Public Notices

Public Notice of Meetings

County Planning Commission and Board of Commissioners
HAMILTON COUNTY BOARD OF COMMISSIONERS MEETING

County Planning Commission Meeting
Meeting Date: May 12, 2021
Meeting Time: 9:00 AM
Meeting Location: Hamilton County Board of Commissioners Meeting Room, 9th Floor, 600 Market Street, Chattanooga, TN 37402

PUBLIC NOTICE

NOTICE

This meeting will be held as a hybrid meeting.

Members of the Planning Commission will be present in person and will continue to hold

Chattanooga Hamilton County Planning Commission Meeting will take the action on

notices

RULES OF PUBLICATION

It appearing from the record in this cause that there is a real controversy

One or more of the warrants have issued but

The defendant to appear at the time and

an attachment is-

appears in the Chattanooga-Hamilton

548 Irvin Road – Rezone from R-3 Residential District to Z-1 Agricultural District

2002 Honda KMH-5714 Ringgold Rd Chattanooga, TN 37403, (423) 209-6120 or bills@ chattanoogahamilton.gov. Written comments must be submitted by

The following vehicle a 2003 Nissan, Vin# 5NPEU46F37H206424 is located at 2000 Airport Rd.

The Planning Commission meeting will be held

City of Chattanooga Real Property – 41 3rd Walker Rd – Mandate

The following vehicle a 2003 Nissan, Vin# 5NPEU46F37H206424 is located at 2000 Airport Rd.

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Hamilton County Schools announces personnel updates

Hamilton County Schools has made several personnel changes ahead of the 2021-2022 school year.

Crystal Sorrells is now principal of Brainerd High School. She previously served as principal of East Ridge High School and is a member of the 2021 class for the Principal Leadership Academy of 2018-2019. She is a graduate of the Leadership Fellows class of 2012-2013. Before that, she developed a district-wide literacy framework as English language arts lead for middle schools in the district.

Breckan Duckworth is now the new literacy officer of Hamilton County Schools. Duckworth previously served as an English language arts lead for East Ridge Elementary. She earned a degree in English education from the University of Alabama and a master's in curriculum and instruction and an Ed.S in educational leadership from Nova Southeastern University.

Jasmine Farrow replaces Joyce Lancaster, who's retiring after 37 years of service with Hamilton County Schools. Farrow is a member of the 2021 class for Aspiring Principal L.E.A.D. and participated in the Leadership Fellows class of 2012-2013 and the Principal Leadership Academy of 2018-2019. She is a graduate of the Leadership Chattanooga Class of 2017. Farrow holds a degree in human ecology from UTC. She also earned a master's in curriculum and instruction and an Ed.S in instructional leadership from Trevecca.

Dr. Sarah Lane leadership from Nova Southeastern University. Last year, Lane completed her doctorate in leadership and professional studies from Trevecca.

Juan Moreno

Dr. Sarah Lane

Jasmine Farrow

Breckan Duckworth
Go for new or repair the old?

5 smart ways to use your tax return on a car

By Ronald Montoya | Edmunds

Tax season will be coming to a close later than usual this year due to the May 17 extended deadline. Until that time, you might hear advertisements from car dealerships urging you to bring in your refund or pandemic stimulus check to buy a new car. Given that the average tax refund issued in 2020 was $2,741, the IRS reports, it is a solid amount that people often use to make major purchases.

What’s the best way to spend extra cash from your stimulus money or tax refund if you do decide to apply it to your next or current vehicle? Edmunds’ experts have five suggestions:

Use it as a down payment

The ideal down payment is one that’s large enough to give you a comfortable monthly payment yet still allows you to keep some money in your emergency savings account. But this has been harder for many shoppers to do as vehicle prices have risen over the years. The extra cash from the tax refund or stimulus check can make for or bolster a good down payment.

A larger down payment does a number of things to help people in securing a car loan. First, it shows the lender how serious the buyer is about taking on a loan. It also reduces the likelihood of the buyer owing more on the loan than the car is worth.

Most importantly, the reduction of the loan amount means a smaller payment to fit better into a buyer’s budget. That, in turn, makes it easier to get approved.

Bigger lease drive-off

Normally, Edmunds recommends that you spend only the drive-off fees, usually the first month’s payment, registration and the startup fees, to begin a new lease. However, if you start your lease with a larger down payment, the monthly lease payments will be a lot lower.

Not only are lower payments easier to manage, but if you want to extend the lease, you might be allowed to continue to pay this lower amount on a month-to-month basis. This strategy sets you up for the most of your refund.

Pay down existing loan

Some people might consider using their tax refund to knock down the balance on their existing loan so they are carrying less debt. There are two ways to do that: Make an extra payment or two or pay down the balance.

Making extra payments means you pay off the loan sooner. Paying down the balance will reduce the amount of interest paid over time. Call your lender to determine the best way to proceed if you want to go either of these routes.

Refinance current loan

Are you an unfortunate used-car buyer who’s been saddled with a 12% interest loan? By refinancing at today’s more competitive rates, you could potentially slash your monthly payments in half.

If your car loan has a high interest rate, or you have improved your credit rating since you took out the loan, you could use your tax refund as an opportunity to structure a better loan. Use all or part of the refund to reduce the principal on the loan and get a better interest rate on the balance.

Fix, upgrade current vehicle

A set of new tires can improve your vehicle’s ride quality, braking performance, quietness and even fuel economy. You can also treat your car to that major service that you’ve been putting off because it’s expensive.

Inexpensive repairs that can go a long way to rekindling your pride of ownership include clearing foggy headlights, getting a thorough detail and repairing interior rips and tears. Dent removal and paint touch-ups can often be done by a mobile service for just a few hundred dollars.

These fixes certainly don’t replace the thrill of owning a new car. They will, however, make driving your current car more enjoyable and will likely prolong its life, reducing your need to get a new car and saving you money down the road.

Edmunds says

One last piece of advice: Don’t simply walk on the car lot carrying your refund check, ready to be signed over. This will send the wrong message to the car salesperson, signaling that you are perhaps desperate and unprepared for the car buying experience.

Only by planning ahead and applying sound advice to car buying can you make the most of your refund.

Ronald Montoya is a senior consumer advice editor at Edmunds. Twitter: @ronald_montoya8